

EXHIBIT "A"

Fill in this information to identify the case

Debtor 1 JOSE LUIS NEGRON

Debtor 2 _____
(Spouse if filing)

United States Bankruptcy Court for the: MIDDLE District of PENNSYLVANIA

Case number 19-01612

Official Form 410

Proof of Claim

04/19

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>MIDLAND CREDIT MANAGEMENT, INC. as agent for ASSET ACCEPTANCE, LLC</u> Name of the current creditor (the person or entity to be paid for this claim) Other names the creditor used with the debtor <u>GEMB / PC RICHARD</u>	
2. Has this claim been acquired from someone else?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, From whom? <u>GE MONEY</u>	
3. Where should notices and payments to the creditor be sent? Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)	Where should notices to the creditor be sent? <u>MIDLAND CREDIT MANAGEMENT, INC. as agent for ASSET ACCEPTANCE, LLC</u> Name <u>PO Box 2036</u> Number Street <u>Warren MI 48090</u> City State Zip Code Contact phone <u>(877) 327-7384</u> Contact email: <u>bankruptcy@assetacceptance.com</u>	Where should payments to the creditor be sent (if Different) Name _____ Number Street _____ City State Zip Code _____ Contact phone _____ Contact email _____ Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____
4. Does this claim amend one already filed?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, Claim number on court claims registry (if known) <u>4-1</u>	Filed On <u>05/09/2019</u> MM/DD/YYYY
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, Last 4 digits of the debtor's account or any number you use to identify the debtor: <u>XXXXXXXXXXXX-0334</u></div></div>
7. How much is the claim?	<div style="display: flex; justify-content: space-between; align-items: flex-start;"><div style="width: 45%;"><u>\$2,842.43</u></div><div style="width: 50%;">Does this amount include interest or other charges? <div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).</div></div></div></div>
8. What is the basis of the claim?	<p>Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.</p> <p>Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).</p> <p>Limit disclosing information that is entitled to privacy, such as health care information.</p> <p><u>JUDGMENT</u></p>
9. Is all or part of the claim secured?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes.</div><div><p>The claim is secured by a lien on property.</p><p>Nature of property:</p><div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim</i> Attachment (Official Form 410-A) with this <i>Proof of Claim</i>.</div><div><input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other: Describe: _____</div></div><p>Basis for perfection: _____</p><p>Attach redacted copies of document, if any, that show evidence of perfection of a security interest (for example a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded:)</p><div style="margin-top: 10px;"><p>Value of property \$ _____</p><p>Amount of the claim that is secured: \$ _____</p><p>Amount of the claim that is unsecured \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7)</p><p>Amount necessary to cure any default as of the date of the petition: \$ _____</p><p>Annual Interest Rate (when case was filed) _____%</p><div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input type="checkbox"/> Fixed <input type="checkbox"/> Variable</div></div></div></div></div>
10. Is the claim based on a lease?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition \$ _____</div></div>
11. Is this claim subject to a right of setoff?	<div style="display: flex; align-items: flex-start;"><div style="margin-right: 10px;"><input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Identify the property: _____</div></div>

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☒ No
☐ Yes. Check all that apply:

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). Amount entitled to priority \$ _____

☐ Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____

☐ Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(B). \$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)(____) that applies. \$ _____

* Amounts are subject to adjustment on 4/01/22 and every 3 years after that for cases begun on or after the date of adjustment

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 3011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. § 152, 157, and 3571.

Check the appropriate box:

☐ I am the creditor.
☒ I am the creditor's attorney or authorized agent.
☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
☐ I am a guarantor, surety, endorser, or other codebtor Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

executed on date 5/16/2019
MM/DD/YYYY

/s/ Angela Dery
Signature

Print the name of the person who is completing and signing this claim:

Name Angela Dery
First name Middle name Last name

Title Bankruptcy Specialist

Company MIDLAND CREDIT MANAGEMENT, INC.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address P O Box 2036
Street Address

WARREN MI 48090
City State Zip Code

Contact phone (877) 327-7384 Email bankruptcy@assetacceptance.com

ACCOUNT(S) SUMMARY

ACCOUNT INFORMATION:

ACCOUNT HOLDER(S) JOSE NEGRON		CURRENT CREDITOR ASSET ACCEPTANCE. LLC		
ORIGINAL CREDITOR NAME GEMB / PC RICHARD		ORIGINAL CREDITOR ACCOUNT NO XXXXXXXXXXXX-0334		ASSIGNOR (if other than original creditor)
TOTAL CLAIM AMOUNT \$2,842.43	UNSECURED PRINCIPAL \$2,307.25	INTEREST DUE \$429.68	FEES \$0.00	COSTS \$105.50
DATE OF LAST TRANSACTION 06/11/2009	CREDITOR AT DATE OF LAST TRANSACTION GEMB / PC RICHARD	CHARGE-OFF DATE 11/06/2009	DATE OF LAST PAYMENT 06/11/2009	

NOTICE AND PAYMENT INFORMATION:

ADDRESS PO BOX 2036 WARREN MI 48090	PHONE/FAX (877) 327-7384 (586) 983-7442	EMAIL Bankruptcy@assetacceptance.com	REFERENCE NUMBER 40547790
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IN THE COURT OF COMMON PLEAS OF MONROE COUNTY, PA

ASSET ACCEPTANCE, LLC
Plaintiff

vs.

JOSE NEGRON
Defendant(s)

No:

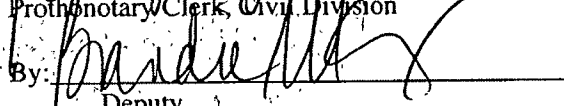
CIVIL ACTION - LAW

NOTICE OF JUDGMENT

Notice is hereby given that a Judgment in the above-captioned matter has been entered against you as follows: in the sum of \$2,842.43, which consists of \$2,736.93 as principal and \$105.50 as costs less payments of \$0.00, plus interest thereon from the date of that judgment, as provided by law.

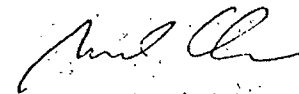
NOW, _____, 2013, JUDGMENT IS ENTERED AS ABOVE.


Prothonotary Clerk, Civil Division

By: 
Deputy

I hereby certify that the name and address of the proper person to receive this notice under Pa. R. Civ. P. 236 is:

JOSE NEGRON
9762 CLIFTWOOD LN
TOBYHANNA PA 18466
Defendant



/COPY

MICHAEL B. VOLK
Attorney ID #88553



Notice of Judgment/Transcript Civil
Case

Mag. Dist. No: MDJ-43-3-01
MDJ Name: Honorable Anthony D. Fluegel
Address: 5560 Municipal Drive
Tobyhanna, PA 18466
Telephone: 570-894-8566

Asset Acceptance, LLC
v.
Jose Negron

File Copy

Docket No: MJ-43301-CV-0000026-2013
Case Filed: 2/14/2013

Disposition Summary

<u>Docket No</u>	<u>Plaintiff</u>	<u>Defendant</u>	<u>Disposition</u>	<u>Disposition Date</u>
MJ-43301-CV-0000026-2013	Asset Acceptance, LLC	Jose Negron	Default Judgment for Plaintiff	03/28/2013

Judgment Summary

<u>Participant</u>	<u>Joint/Several Liability</u>	<u>Individual Liability</u>	<u>Amount</u>
Asset Acceptance, LLC	\$0.00	\$0.00	\$0.00
Jose Negron	\$0.00	\$2,842.43	\$2,842.43

Judgment Detail (Post Judgment)

In the matter of Asset Acceptance, LLC vs. Jose Negron on 3/28/2013 the judgment was awarded as follows:

<u>Judgment Component</u>	<u>Joint/Several Liability</u>	<u>Individual Liability</u>	<u>Deposit Applied</u>	<u>Amount</u>
Civil Judgment	\$0.00	\$2,307.25		\$2,307.25
Interest	\$0.00	\$429.68		\$429.68
Costs	\$0.00	\$105.50		\$105.50
Grand Total:				\$2,842.43

ANY PARTY HAS THE RIGHT TO APPEAL WITHIN 30 DAYS AFTER THE ENTRY OF JUDGMENT BY FILING A NOTICE OF APPEAL WITH THE PROTHONOTARY/CLERK OF COURT OF COMMON PLEAS, CIVIL DIVISION. YOU MUST INCLUDE A COPY OF THIS NOTICE OF JUDGMENT/TRANSCRIPT FORM WITH YOUR NOTICE OF APPEAL.

EXCEPT AS OTHERWISE PROVIDED IN THE RULES OF CIVIL PROCEDURE FOR MAGISTERIAL DISTRICT JUDGES, IF THE JUDGMENT HOLDER ELECTS TO ENTER THE JUDGMENT IN THE COURT OF COMMON PLEAS, ALL FURTHER PROCESS MUST COME FROM THE COURT OF COMMON PLEAS AND NO FURTHER PROCESS MAY BE ISSUED BY THE MAGISTERIAL DISTRICT JUDGE.

UNLESS THE JUDGMENT IS ENTERED IN THE COURT OF COMMON PLEAS, ANYONE INTERESTED IN THE JUDGMENT MAY FILE A REQUEST FOR ENTRY OF SATISFACTION WITH THE MAGISTERIAL DISTRICT JUDGE IF THE JUDGMENT DEBTOR PAYS IN FULL, SETTLES, OR OTHERWISE COMPLIES WITH THE JUDGMENT.

MAR 28 2013

Date

Anthony D. Fluegel

Magisterial District Judge Anthony D. Fluegel



I certify that this is a true and correct copy of the record of the proceedings containing the judgment.

MAY - 8 2013

Date

Anthony D. Fluegel

Magisterial District Judge

Asset Acceptance, LLC
v.
Jose Negron

Docket No.: MJ-43301-CV-0000026-2013

Participant List

Private(s)

Michael B. Volk, Esq.
Fulton Friedman & Gullace, LLP
130B Gettysburg Pike
Mechanicsburg, PA 17055

Plaintiff(s)

Asset Acceptance, LLC
c/o Fulton, Friedman & Gullace, LLP
130B Gettysburg Pike
Mechanicsburg, PA 17055

Defendant(s)

Jose Negron
9762 Clifton LN
Tobyhanna, PA 18466

In The Court Of Common Pleas Of
Monroe County Pennsylvania
Statement of Judgment

ASSET ACCEPTANCE LLC
** VERSUS **
NEGRON JOSE

Case No.: 2013-07017
Entered: 8/21/2013
Note Dated:
Int. From:
Judgment: \$2,842.43
Filing Fee: \$51.25
Atty Fee:
Mag. Costs:
Sheriff Costs:
Satisfaction: \$7.00
Bill of Cost:

Certified from the record this 22nd
day of August A.D., 2013

George A. Warden
Prothonotary

SATISFACTION

Received _____ Debt
interests and costs in full of the
within stated judgment; and the
Prothonotary is hereby authorized
and directed to satisfy the same,
upon payment of the Record costs.

Plaintiff

In The Court Of Common Pleas Of
Monroe County Pennsylvania
Civil Action - Judgment
Notice of Entry of Judgment

August 22, 2013

NEGRON JOSE
9762 CLIFTWOOD LN

No.: 2013-07017

TOBYHANNA PA 18466

You are hereby notified that a judgment in the amount of \$2,842.43
has been entered against you on August 21st 2013 in the Court of
Common Pleas of Monroe County Pennsylvania at the above number and
term.

Please note this is not a law suit or a bill. It is simply a notification
of the Recording.

ASSET ACCEPTANCE LLC

Plaintiff(s)

** VERSUS **

NEGRON JOSE

Defendant(s)

[Signature]
Prothonotary

[Signature]

COPIES MAILED TO ALL PARTIES
BY U.S. FIRST CLASS MAIL

POSTAGE PREPAID ON 8/22/13

BY: *[Signature]*

COURT OF COMMON PLEAS OF MONROE COUNTY
FORTY-THIRD JUDICIAL DISTRICT
COMMONWEALTH OF PENNSYLVANIA

NO. 7017 Civil 2013

ASSET ACCEPTANCE LLC
PLAINTIFF(S)

VS

JOSE NEGRON
DEFENDANT(S)

JUDGMENT

AND NOW, this 21ST DAY OF AUGUST, 2013, JUDGMENT ON TRANSCRIPT IS ENTERED IN FAVOR OF PLAINTIFF, ASSET ACCEPTANCE LLC, AND AGAINST THE DEFENDANT, JOSE NEGRON, IN THE AMOUNT OF \$2,842.43.

GEORGE J. WARDEN, PROTHONOTARY

BY: 

DEPUTY